

SOCIAL AND ENVIRONMENTAL RESPONSIBILITY

SulAmérica believes to have a role in the sustainable development of the society where it operates, both in and out of its business operations. We run donation campaigns to benefit the community, besides social projects and actions that improve the quality of life and ethical conduct of our employees, promoting good practices among all of our stakeholders.

PRIVATE SOCIAL INVESTMENT

Our support to the community is not reduced to the employment that we create or taxes we pay. SulAmérica supports social projects focused on Risk Prevention and Development of Human Capital. In addition, for the company, the social investment contributes to the development of the society regarding the strategic topics listed in our [Corporate Sustainability Policy](#), by means of investments of funds.

See below the results of the social projects supported by SulAmérica [\[GRI G4-EC1\]](#)

Result of Social and Environmental Projects	Total Direct and Indirect Beneficiaries of Social Projects	Total Organizations Beneficiaries of Social Projects	Total Investment Without Incentive in Social Projects	Total Investment With Incentive in Social Projects
2009	10,921	16	R\$ 888,868.59	R\$ 154,703.70
2010	12,448	33	R\$ 905,536.08	R\$ 1,411,628.84
2011	13,830	41	R\$ 478,309.00	R\$ 1,186,995.85
2012	4,319	35	R\$ 177,117.71	R\$ 1,031,272.43
2013	5,206	58	R\$ 178,256.04	R\$ 1,139,943.08
2014	4,855	18	R\$ 196,000.00	R\$ 3,882,730.00
TOTAL	51,579	201	R\$ 2,824,087.42	R\$ 8,807,273.90

See here the projects supported by SulAmérica (only in Portuguese).

ENVIRONMENTAL MANAGEMENT

SulAmérica voluntarily took on commitments with principles related to the environmental preservation by means of an integrated management of the environmental impacts arising from its operations. To fulfill these commitments, the company developed some initiatives and started to work on elaborating a Strategy and Policy on Climate Change and an Environmental Management Program in 2014.

SulAmérica believes that the greatest impact of climate change on its businesses is produced by extreme climate events, mainly on the Massified and Auto Insurance portfolios. The Company provides specific coverage of risks arising from extreme climate events (like, for example, windstorm, hail and tornadoes, among others). For further details of the impacts of climate changes, access the [GRI Remissive Index](#). [\[GRI G4-EC2\]](#)

Greenhouse gas emissions (GHG) inventory

SulAmérica has released Greenhouse Gas Emissions Inventories since 2010 aimed at measuring its emission footprint and devise a strategy towards reduction and compensation of these emissions for the following years. Inventories are only in Portuguese. [\[GRI EN 15, 16, 17, 19\]](#)

[Inventory of GHG Emissions for 2014 \(to be released at the GHG Brasil Protocol website soon\)](#)

[Inventory of GHG Emissions for 2013](#)

[Inventory of GHG Emissions for 2012](#)

[Inventory of GHG Emissions for 2011](#)

[Inventory of GHG Emissions for 2010](#)

Greenhouse Gas Emissions by scope [GRI G4-EN15,16 and 17]					
	2010	2011	2012	2013	2014
Scope 1 – direct emissions (tCO ₂ e)	7,138.34	1,709.6	2,104.2	1,764.1	2,095.37
Scope 2 – indirect emissions associated with the consumption of energy (tCO ₂ e)	659.74	301.8	1,061.3	1,497.5	2,167.17
Scope 3 – direct emissions in the value chain (tCO ₂ e)	4,096.61	25,148.6	13,081.0	11,091.4	10,939.1

Consumption of Resources [\[GRI EN3, EN4, EN6, EN8, EN10, EN27\]](#)

- Rational consumption of natural resources:** SulAmérica conducts campaigns to raise the awareness of its employees about the rational consumption of resources like electric energy, water and fossil fuels. In 2009 it implemented the first actions and since then it has annually recorded significant reductions. In 2014, the electric energy consumption increased by 3% in relation to the previous year, directly contributing to the reduction in the administrative expenses. As to water consumption, the increase was 10% in relation to 2013.

G4-EN3: Energy consumption within the organization							
	2009	2010 ³	2011 ¹	2012	2013	2014	Change
Electric energy (GJ)							
Morumbi	19,747	19,891	19,608	19,080	17,624	17,772	1%
Headquarters	25,366	24,214	25,500	28,292	27,492	28,550	4%
Subtotal	45,113	44,105	45,108	47,372	45,115	46,322	3%
Branches	4,681	7,899	-	11,153	11,022	11,263	2%
Subtotal	49,794	52,004	45,108	58,525	56,137	57,585	3%
Natural Gas ²	2009	2010	2011	2012	2013	2014	Change
Morumbi	8,195	8,146	8,848	15,907	15,962	16,615	4%
Subtotal	8,195	8,146	8,848	15,907	15,962	16,615	4%
Diesel	2009	2010	2011	2012	2013	2014	Change
Morumbi	-	1,463	-	27	124	53	-57.0%
Headquarters	-	2,699	-	153	-	41	-
Subtotal	-	4,162	-	180	124	94	-67%
Ethanol	2009	2010	2011	2012	2013	2014	Change
Headquarters	-	-	-	3,791	3,044	2,751	-10%
Subtotal	-	-	-	3,791	3,044	2,751	-10%

Gasoline	2009	2010	2011	2012	2013	2014	Change
Headquarters	-	-	-	20,322	15,483	18,425	19%
Subtotal	-	-	-	20,322	15,483	18,425	19%
Total	57,989	64,312	53,956	98,725	90,751	95,416	5%

(1) The 2010 and 2011 data only refer to the headquarters (Rio de Janeiro) and Morumbi (São Paulo) units because they represent approximately 80% of the Company's employees.

(2) The Natural Gas data only refers to the Morumbi unit, because it is the only one to consume it.

(3) There was a change in the methodology on the calculating of energy consumption and, accordingly, the 2010 data was recalculated.

G4-EN4: Energy consumption outside the organization (GJ)			
Source of Emissions (GJ)	2013	2014	Change
Automobile – Locksmith	487	412	-15%
Automobile – Mechanic	6,057	4,651	-23%
Automobile – Tow trucks	79,408	101,092	27%
Automobile – Taxi	11,792	9,984	-16%
Inspection – Other Property and Casualty	4,488	4,399	-2%
Reimbursement for ride in km	534	6,317	1,083%
Health – Ambulance	311	527	69%
Claims – Massified	2,483	2,264	-9%
Taxi for employees	6,211	2,173	-65%
Employee transportation	13,745	12,683	-8%
Total	125,515	144,412	15%

SulAmérica will not report the emissions of Travels and Solid Waste in view of the impossibility of converting such emissions into gigajoule. This information can be found at the [GHG Emissions Inventory](#) at the GHG Brasil Protocol platform (the 2014 GHG Inventory will be released in May).

G4-EN8: Total water supply by source							
Water consumption (m3)	2009 ¹	2010	2011	2012	2013	2014 ³	Change
Morumbi – SABESP (water supply and sewage company)	66,366	4,990	12,446	3,369	1,832	5,406	195.1%
Morumbi – Well water	-	35,360	28,094	43,450	44,193	36,337	-17.8%
Subtotal	66,366	40,350	40,540	46,819	46,025	41,743	-9.3%
Headquarters – CEDAE ²	-	23,270	15,536	23,793	16,654	17,177	3.1%
ETAC (G4-EN10) ⁴	-	4,121	5,815	-	-	11,127	-
Subtotal	-	27,391	21,351	23,793	16,654	28,304	3.1%
Branches	10,629	7,781	-	12,789	11,751	12,184	3.7%
Subtotal	-	-	-	12,789	11,751	12,184	3.7%
Total	-	-	56,076	83,401	74,430	82,231	10%

(1) In 2009, the Morumbi – SABESP water consumption reflects the consumption from SABESP and the well water, not shown separately.

(2) It is not possible to compare to the 2009 figures, because this year the three units were consolidated in the headquarters building.

(3) In 2014, the Morumbi building had its pipes serviced, because of leaks, thus reducing the consumption of water from the well.

(4) It is not possible to make the comparison with the greywater treatment station system ("Estação de Tratamento de Águas Cinzas", in Portuguese, or ETAC), because the reporting system showed significant discrepancies in the years of 2012 and 2013.

- Initiatives for paper reduction: Since 2009 SulAmérica has developed initiatives for reducing the consumption of paper and the use of plastic when issuing the policyholder identity card in its operations and value chain. In 2014, 311 tons of paper were reduced in SulAmérica's value chain and an increase of 6 tons on its operations. From 2011 to 2013 there was a 40 tons reduction. [Click here to learn more about our Value Chain initiatives.](#) [Click here to learn more about our Value Chain initiatives.](#) [GRI EN27]

– Imprimir pra quê? (Why print?): The program encourages employees to reduce printing, adopting standard double-sided printer settings, password, and monitoring user printing. In 2014, the Company increased printed paper by 9%. [GRI G4-EN23, G4-EN27]

Waste Management

Since 2004, the Company has adopted selective collection for recyclables in its business units, reducing the direct impacts of its operations. In the value chain, by means of partnerships with suppliers and service providers, SulAmérica encourages the correct management and disposal of the waste produced by its operations. To learn more about these initiatives, [click here](#). [GRI EN23]

G4-EN23: Total weight of waste, by disposal type and method.						
Sanitary landfill	2010 ¹	2011	2012	2013	2014 ⁴	Change
Headquarters (t)	82.00	73.00	143.03	103.92	50.33	-52%
Morumbi (m3)	119.00	-	2,613.00	1,208.40	1,580.40	31%
Total	201.00	73.00	2,756.03	1,312.32	1,630.73	24%
Recycling (t)	2010	2011	2012	2013	2014	Change
Headquarters (t)	108.00	104.00	49.90	39.37	31.81	-19%
Morumbi	-	-	46.12	67.02	723.09	979%
Total	104.00	104.00	96.02	106.39	754.90	610%
Reuse/Retrofit	2010	2011	2012	2013	2014	Change
Headquarters/Morumbi lamps (unit)	-	-	3,583	3,374	5,215	55%
Furniture (pieces) ²	-	420	4	321	0	-100%
Equipment (pieces) ³	-	1,366	5,171	2,801	3,596	28%
Salvage vehicles (t)	-	246.54	176.08	290.50	203.00	-30%
Automobile parts (t)	-	91.36	216.00	121.50	156.62	29%
Telephone and IT cables (t)	-	-	-	0.41	0.00	-100%
Glass (t)	-	901.50	668.40	700.70	770.70	10%

(1) In São Paulo, SulAmérica changed the recyclables collection service provider, and started to recycle other items besides paper, glass and metal. In addition, in 2014 the ratio of recyclables of the Morumbi building increased by more than 900%, because of the office move planned for mid-2015, as it is disposing materials before moving to the new building.

(2) In 2014, SulAmérica did not donate furniture because it did not have any expropriation of real estate.

(3) The reduction in donation of equipment, such as notebooks, is due to the end of the Refresh Project.

(4) To calculate the sanitary landfill weight for headquarters in 2014, the garbage bags used have 100 liters capacity, corresponding to 3.8125 kg, a lower volume if compared to the one adopted in 2013.

ETHICS AND TRANSPARENCY

In the course of its history, SulAmérica has established an ethical and transparent relationship with its customers, employees, brokers and business partners. For this reason, it created specific areas and programs focused on issues related to ethics and transparency that guarantee customer satisfaction with products and services adjusted to their demands.

See below some of our initiatives.

- **Combatting Fraud:** SulAmérica fosters the fraud prevention culture by means of campaigns, training, events and workshops targeted at customers, brokers, partners, employees and the society in general. In addition, the “Compliance Escutando Você” (compliance listening to you) channel establishes an internal process of anonymous denunciations. [Click here](#) and access the fraud combat page.
- **Combating corruption and money laundering:** Understanding its role in contributing to the combat of corruption and money laundering, and following the SUSEP 445/2012 standard in money laundering combat, and Law No. 12,846/2013 of corruption combat, SulAmérica developed a training program mandatory to all of its employees, and approved in 2014 its Anti-corruption Policy. Both also follow the guidelines and principles of the voluntary commitments taken on by the Company in recent years.
- **Code of Ethical Conduct:** All employees are responsible for conducting the Company’s business following the highest ethical standards. For its conduct, behavior and attitude to embrace the company’s philosophy, SulAmérica developed a Code of Ethics, which is incorporated into all service contracts.
- **Compliance:** The Legal Compliance Program guarantees that SulAmérica acts according to laws and corporate policies, by creating a strong culture of internal controls, and risk management and application of ethical principles by the company.

CITIZENSHIP

SulAmérica runs many campaigns for donation and social actions targeted at the community, besides programs that improve the quality of life of its employees.

Since 2009, SulAmérica has supported by means of its social actions and campaigns 309 organizations that benefitted over 67,000 people, involving more than 6,600 volunteers. [\[GRI FS5\]](#)

Some of our campaigns and social actions are as follows: [\[GRI FS5\]](#)

- **Senior Citizens Nursing Homes:** The volunteers of SulAmérica visit nursing homes to provide affection and welcome senior citizens. In addition to the visit, the transformation agents take donations of food and personal hygiene items, among others.
- **Winter Campaign:** This campaign engages the largest number of employees in SulAmérica, who collect winter clothes, blankets, food and cleaning and personal hygiene items for shelters and other social organizations.
- **Dia da Cidadania SulAmérica (Citizenship Day):** SulAmérica’s Citizenship Day is a social action performed in the cities of São Paulo and Rio de Janeiro. This action is aimed at providing many social services to the community, such as offering legal and nutrition advice, exams, resume recording, awareness actions, among other service, leisure, culture and citizenship activities.

- **Children's Day:** It is held annually in September and October in all units of the Company. Its purpose is to collect new or used books and toys and donate them to the institutions in the neighboring areas of our units.
- **Milk Donation:** Campaign conducted by SulAmérica's employees to complement 600 food allowance donated to patients of the National Cancer Institute ("Instituto Nacional de Câncer" in Portuguese, or INCA).
- **Blood Donation:** Initiative which SulAmérica has taken since 2003, aimed at reinforcing the stock of blood banks in blood centers located in many cities where SulAmérica operates.
- **Solidarity Christmas:** SulAmérica holds the Action on Christmas since 2007, by giving support to children of the day care centers nearby the Company.
- **Labor Market Advice:** This action provides talks and advices about interviews, group dynamics, resume writing, and success cases to the youth of partner social organizations who want to enter into the labor market. The talks are delivered by the employees of SulAmérica, who also tell about their experiences.
- **SOS Community:** In order to help victims of catastrophes caused by extreme climate events, the volunteers mobilize to collect clothes, hygiene products, food and mineral water, among other items.

SulAmérica also performs many activities in the Quality of Life Program targeted at our employees as follows: [\[GRI FS5\]](#)

- **Nutrition Advice:** Twice a week, nutritionists meet employees in the units in Rio de Janeiro and São Paulo, and provide advice on balanced nutrition.
- **SulAmérica Athletes:** Since 2005, the company has encouraged healthy practices through sports activities, by means of running and easy and moderate walks. This project is undertaken in the units of Rio de Janeiro and São Paulo.
- **Workplace Exercises:** Teaching of exercises to improve the employees' body posture and flexibility, avoiding injuries. Workplace exercises are offered in the Call Center units in Rio de Janeiro and São Paulo.
- **Expecting Parent's Guidance Program:** Offered twice a year, this program includes talks and exercises for future moms and/or dads, maintaining the health of pregnant women and their babies during pregnancy.
- **Flu Vaccination:** To protect employees against the flu virus, SulAmérica annually conducts the Flu Vaccination Campaign.

- **Living Well:** A personal counseling program developed to provide wellness, tranquility and safety to our employees and their families. The service is available 24-7. It is supported by a direct personal support channel specialized in many areas (psychology, social services, physiotherapy, pedagogy, legal, etc.), providing counseling to all interested persons quickly and free of charge. The program also provides talks on the top topics requested by employees.
- **Health Guidance Program:** This program developed in partnership with SulAmérica Saúde Ativa offers guidance on the importance of regular medical check-ups, regular physical exercises, proper use of medication, and nutrition advice, besides providing emergency support when required. All employees and their dependents with diagnosis of chronic diseases are eligible to the program. [GRI FS5]
- **In-company Body Posture Program:** Program in partnership with Saúde Ativa on body posture education that takes one year, of which three months are in-company physiotherapy sessions, and nine months are online advices on posture.
- **Staying Fit:** Healthy diet program, in partnership with Saúde Ativa, with advice from nutrition, physical education and psychology professionals. Started in 2014, as pilot in SP.